

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA  
REGION 3 DIVISION**

In re: ISRAEL BERROCAL, JR.	§	Case No. 16-bk-13264
ROSALIE BERROCAL	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/06/2016.
- 2) The plan was confirmed on 01/11/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 06/08/2021.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,138.77.
- 10) Amount of unsecured claims discharged without full payment: \$25,167.39.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 25,888.00	
Less amount refunded to debtor(s)	\$ 54.00	
<b>NET RECEIPTS</b>		<b>\$ 25,834.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,918.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,004.97	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,922.97</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,582.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BRAD J. SADEK ESQ	Lgl	3,500.00	NA	NA	1,918.00	0.00
QUICKEN LOANS INC	Sec	129,326.00	146,012.43	0.00	0.00	0.00
Quantum3 Group LLC as agent for	Sec	0.00	6,709.07	0.00	0.00	0.00
SANTANDER CONSUMER USA	Sec	18,521.00	19,144.24	21,284.00	21,284.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	1,069.16	1,069.16	84.17	0.00
DELUCA FUEL OIL	Uns	0.00	1,845.00	1,845.00	145.24	0.00
CACH, LLC	Uns	538.00	538.17	538.17	42.37	0.00
AMERICAN INFOSOURCE	Uns	0.00	3,073.99	3,073.99	241.98	0.00
TD BANK USA N.A.	Uns	0.00	910.77	910.77	71.70	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	528.22	528.22	41.57	0.00
ARS NATIONAL SERVICES INC.	Uns	1,069.16	NA	NA	0.00	0.00
ATLANTIC CREDIT	Uns	1,867.00	NA	NA	0.00	0.00
BMC PRIMARY CARE PHYSICIANS	Uns	30.00	NA	NA	0.00	0.00
BUCKS COUNTY	Uns	85.00	NA	NA	0.00	0.00
CAPITAL ACCOUNTS	Uns	125.63	NA	NA	0.00	0.00
CBE GROUP	Uns	528.00	NA	NA	0.00	0.00
DELUCA FUEL OIL INC	Uns	1,770.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT	Uns	150.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
KAY JEWELERS	Uns	6,709.00	NA	NA	0.00	0.00
LAW ENFORCEMENT SYSTEMS LC	Uns	101.05	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	2,644.00	NA	NA	0.00	0.00
NATION RECOVERY AGENECY	Uns	725.00	NA	NA	0.00	0.00
REVENUE RECOVERY CORP	Uns	630.00	NA	NA	0.00	0.00
RMS	Uns	213.27	NA	NA	0.00	0.00
TD BANK USA	Uns	910.00	NA	NA	0.00	0.00
VERIZON	Uns	272.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 21,284.00	\$ 21,284.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 21,284.00	\$ 21,284.00	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 7,965.31	\$ 627.03	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 3,922.97	
Disbursements to Creditors	\$ 21,911.03	
<b>TOTAL DISBURSEMENTS:</b>		\$ 25,834.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/15/2021

By: Kenneth E. West  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.